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Chicago Clearing House
Association

By-laws... including
amendments, July 1893

Chicago

[1893?]

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No 1

BY-LAWS

OF THE

Chicago Clearing House

ASSOCIATION.

INCLUDING AMENDMENTS.

JULY, 1893.

INCORPORATED 1882.

CHICAGO.

LIBRARY OF
THE REFORM CLUB
SOUND CURRENCY COMMITTEE,
62 William St., New York.

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v. 5

INSTRUCTIONS OF ATTORNEY.

1. As to changes in the Articles of Association: They will only have legal effect after a certificate thereof, under the seal of the corporation, shall have been filed in the office of the Secretary of State and recorded in the office of the Recorder of Deeds.

2. Whenever trustees, managers, or directors shall be elected, a certificate, under the seal of the corporation, giving the names of those elected, and the term of their office, must be recorded in the office of the Recorder of Deeds.

3. Upon filling any vacancy, a like certificate must be recorded.

BY-LAWS

Responsibility of Members for Moneys in the Hands of the Manager in Settlement of Bal- ances.

Section 1. This Association shall be in nowise responsible in regard to the exchanges, nor in regard to the balances resulting therefrom, except so far as such balances shall be actually paid into the hands of the Manager. The responsibility of the Association is strictly limited to the faithful distribution by the Manager among the creditor banks, for the time being, of the sums actually received by him; and should any loss occur while the said balances are in the custody of the Manager, it shall be borne and paid by the associated members pro rata, according to their daily average of the exchanges sent to the Clearing House for the preceding three months.

Annual Meeting and Election of Officers.

Sec. 2. The annual meeting of the Association shall be held at 3:30 P. M., on the third Tuesday in January of each year, at which meeting any business pertaining to the Association may be transacted, and the Directors, officers, committees and Manager of the Association shall be elected by ballot, and a majority of a quorum shall determine the result.

Special Meetings.

Sec. 3. Special meetings shall be called by the President whenever he may deem it necessary, or whenever requested in writing by five members of the Association.

Quorum, how Constituted.

Sec. 4. At all meetings of the Association a quorum for the transaction of business shall consist of a majority of the whole number of the associated members.

Members, how Represented.

Sec. 5. Each member of the Association shall be represented at all meetings thereof by one or more duly authorized persons, and shall be entitled to one vote.

Directors to be Elected Annually, and their Duties.

Sec. 6. There shall be five Directors, elected annually from among the members of the Association, who shall hold their office until their successors are chosen and qualified. They shall attend to all matters pertaining to the corporate existence of the Association.

Officers, how Selected.

Sec. 7. The officers of the Association shall consist of a President and Vice-President, who shall be selected from among the Directors of the Association, and shall hold their offices until their successors are chosen and qualified.

Duties of Officers.

Sec. 8. The President, and in his absence, the Vice-President, shall preside at all meetings of the Association; he shall call meetings of the Association whenever, in his opinion, the interests of the Association may require it, or whenever requested to do so by the Clearing House Committee.

Duties of Manager—His Salary and Bond.

Sec. 9 The Manager, under the control of the Clearing House Committee, shall have immediate charge of all business at the Clearing House, so far as it relates to the manner in which it shall be transacted; he shall have the supervision of the settling clerks and messengers sent to the Clearing House by members of the Association, who, while at the Clearing House, shall be under his control; he shall act as Treasurer and Secretary of the Association. As Treasurer he shall have charge of the funds belonging to the Association, and pay out the same on the order of the Clearing House Committee, and keep a correct account of all moneys received and paid out on account of the Association, and shall submit a detailed statement of the same at the annual meeting, or whenever requested by the Clearing House Committee. As Secretary, he shall keep correct minutes of the proceedings of the Association in a book provided for that purpose; his salary shall be fixed by the Association, and he shall

give a bond, with sureties, in the sum of not less than twenty thousand dollars (\$20,000), to be approved by the Clearing House Committee; he shall report to the Clearing House Committee any violation of the Charter or By-Laws, or other irregularities on the part of any member of the Association, so far as the same shall come to his knowledge. He shall hold his office until the next annual election, unless suspended by the Clearing House Committee, or removed by the Association.

Clearing House Committee, Duties of Same.—Assessment for Annual Expenses, and how Collected.—How Vacancies in Offices Shall be Filled.—Examination of the Affairs of Members.—Suspending Members.—Establishing a Scale of Fines.

Sec. 10. At every annual meeting a Standing Committee of five members shall be elected by the majority and by ballot, to be called the Clearing House Committee, whose duty it shall be to procure, from time to time, a suitable room or rooms for the use of the Clearing House;

to provide all necessary articles for the convenient transaction of business thereat; to appoint such clerks as may be necessary; to establish rules and regulations to be observed at the Clearing House in cases not provided for in these articles, subject to the approval of the Association, and generally to supervise the Clearing House affairs.

This Committee shall determine the assessment of each member for its quota of expenses, in accordance with the requirements of these By-Laws, and the Treasurer shall collect the same; it shall order paid all bills by drawing on the Treasurer for the same; and shall also, at the first annual meeting of the Association after their election, submit detailed estimates of the expenditures that will be required for the Clearing House during the current year. They shall hear and determine all disputes between members of the Association that shall be submitted to them by the parties thereto. Such Committee shall record a brief abstract of each case referred to them, with their decision on the same, in a

book provided for that purpose, which book shall be kept at the Clearing House, open to the inspection of the members of the Association.

Vacancies occurring in the offices or committees shall be filled by the Association, one week's notice to be given of the election. The Clearing House Committee shall have power to suspend the Manager or any clerk, whenever in their opinion the interests of the Association shall require it, and, in the event of a suspension, shall report the same immediately to the Association.

They shall make examination of the affairs of any member of the Association, when in their opinion advisable; they shall have power, in case of extreme emergency (to be determined by the Committee), to suspend any member from the privileges of the Clearing House until the pleasure of the Association can be ascertained; but no such examination or suspension shall take place unless a majority, at least, of the Committee shall be present at the ordering thereof, nor unless the vote be unanimous. If any member of

the Committee is connected with a bank or firm which it is proposed to examine or suspend, he shall not in such case act or vote with said committee. In case of suspension, the Clearing House Committee shall forthwith call a meeting of the Association, to take the matter into consideration.

They shall establish a scale of fines for errors, disorderly conduct or other irregularities, the same to be enforced and collected by the Manager.

Expelling or Suspending Members.

Sec. 11. For cause deemed sufficient by the Association, at any meeting, any member may be expelled or suspended from the privileges of the Clearing House, provided three-fourths of the members of the Association vote by ballot in favor thereof.

Hours for Making the Clearings.

Sec. 12. Except on Saturdays, during July, August and September, the hours for making exchanges at the Clearing House shall be eleven (11) o'clock A. M. precisely; between the hours of twelve

Amendment to Sec. 12, adopted Oct. 13, 1893. In effect Oct. 21, 1893. Striking out the words "during July, August and September" and "in July, August and September."

(12) and twelve-thirty (12:30) P. M., the Debtor members shall pay to the Manager of the Clearing House balances against them in such funds, and in the manner provided in these By-Laws. Between the hours of twelve-thirty (12:30) o'clock and twelve forty-five (12:45), the Creditor members shall receive from the Manager, at the same place, the respective balances due to them, provided the balances due from the Debtor members shall then have been paid.

On Saturdays, in July, August and September, the hours for making exchanges shall be ten (10) o'clock A. M. precisely; the time within which the Debtor members shall pay to the Manager, as aforesaid, shall be between the hours of eleven (11) o'clock A. M. and eleven-thirty (11:30) A. M., and the time within which Creditor members shall receive the respective balances due them, as aforesaid, so far as balances due from Debtor members have been duly paid, as aforesaid, shall be between the hours of eleven-thirty (11:30) o'clock and eleven forty-five (11:45) A. M.

Checks and Vouchers to be Held in Trust.

Sec. 13. All checks or vouchers received by any member in the exchanges of any day shall remain the property of the members who presented the same respectively at the Clearing House, and shall be held in trust only by the member so receiving the same until returned or the amount thereof actually paid, either to the Clearing House or to the member who presented the same as aforesaid. Should any member of the Association fail to pay to the Clearing House at the proper hour the balance against it, said defaulting member shall return to the Clearing House before one (1) o'clock P. M. (except on Saturdays, in July, August and September, on which days the hour shall be twelve (12) o'clock noon) without mutilation, all checks or vouchers received by them in the exchanges of that day, and all such checks or vouchers shall remain the property of members presenting the same at the Clearing House, and held in trust only, until they are returned, or the amount of same actually paid to the

Amendment to Sec. 13, adopted Oct. 13, 1893. In effect Oct. 21, 1893. Striking out the words "in July, August and September."

member of whom they were received, whereupon the other members shall, immediately upon notice, return to the Clearing House all the checks or vouchers which said defaulting member may have presented to them in the exchanges of that day, or pay the amount of same to the Clearing House, and the Manager shall adjust the settlement of balances accordingly.

**In Case of Default and Refusal to Return Checks or Vouchers.—
Balances, How Adjusted.**

Sec. 14. Should a member defaulting in the payment of balance due the Clearing House refuse to return the checks and vouchers, received by such member as provided in section thirteen (13) of these by-laws, then in that case the amount due from such defaulting member shall be immediately furnished to the Clearing House by the several members exchanging at that establishment with the defaulting member, in proportion to their respective balances against that member, resulting from the exchanges of the day, and the Manager shall make requisitions accord-

ingly, so that the general settlement may be accomplished with as little delay as possible. The respective amounts so furnished the Clearing House on account of the defaulting member will of course constitute claims on the part of the several responding members, against that member, but as before stated the Association shall in no wise be responsible therefor.

Errors in Exchanges, or Claims Arising.

Sec. 15. Errors in the exchanges, and claims arising from the return of checks, or from any other cause, are to be adjusted directly between the members who are parties to them, and not through the Clearing House, the Association being in no way responsible in respect to them. But if any member on demand fail to immediately reimburse any other member for any such errors or claims of any kind arising out of the clearings of that day, the member making such demand shall at once notify the manager of the Clearing House, who shall delay the settlements and request the Clearing House Commit-

Amendment to Sec. 16, adopted Oct. 13, 1893. In effect Oct. 21, 1893. Striking out the words "in July. August and September" wherever occurring.

tee to adjust the matter, and a settlement of the clearings shall be made under their direction.

Hours for Returning Checks Between Members.

Sec. 16. Except on Saturdays in July, August and September, all items in morning exchanges, not found good, are to be returned the same day received before two-thirty (2:30) o'clock p. m. (and on all Saturdays in July, August and September such items shall be so returned before one (1) o'clock p. m.) to the member from whom received, who shall immediately reimburse the holder of the same.

Application for Membership, and Privileges in Case of Reorgan- izing or Change of Name.— Admitting of New Members and the Requirements of the same.

Sec. 17. Application for membership shall be made to the Clearing House Committee, who shall examine the affairs of the applicant, and upon a favorable

report from that Committee such applicant may be admitted a member of this Association on receiving the affirmative vote by ballot of three-fourths of the members of said Association, paying the admission fee as provided in these by-laws, and certifying assent to the Articles of Incorporation and By-Laws in the same manner as the original members. Should any member reorganize its business and change its name without any reduction of capital, the new organization so formed may be elected to membership in this Association without the payment of any additional admission fee. But no new members shall be admitted, except Banks having their principal office located in the city of Chicago, organized under the laws of the United States or of the State of Illinois, and having done business thereunder, with their subscribed capital stock fully paid in for a period of at least six months prior to application for membership, and no new members shall be admitted except Banks having a paid-in capital of at least \$500,000, which shall be kept intact during such member-

ship, But the Assistant Treasurer of the United States, located at Chicago, may upon application be admitted to the privileges of the Clearing House without the payment of any admission fee, but he shall not have any voice in its management.

Withdrawing from Association.

Sec. 18. Any member of the Association may withdraw therefrom at pleasure—first paying its due proportion of all expenses incurred, and signifying its intention to withdraw to the Clearing House Committee.

Expenses of the Association, and How Assessed.

Sec. 19. The expenses of the Clearing House shall be borne and paid as follows: Each member shall be assessed annually Two Hundred Dollars, and the balance necessary after that amount, *pro rata*, according to their daily average of the exchanges sent to the Clearing House for the preceding three months.

**The Kind of Moneys to be Used
and Paid to the Clearing House.
— Value of Sealed Packages
Guaranteed.**

Sec. 20. All moneys paid to the Clearing House by the different members shall be paid in United States gold coin, legal tender notes, United States Treasury certificates therefor, payable in Chicago, National Bank notes, or such Clearing House certificates as shall be provided for by this Association, put up in such manner as the Clearing House Committee may direct. The value of any sealed package paid to the Clearing House shall be guaranteed, by the member whose seal it bears, to any member breaking the seal until and including the 15th day of the succeeding month after the last date marked thereon by the sealing member; this guarantee shall not extend to any package which may have passed into the hands of any party not a member of this Association or entitled to its privileges.

**Statements to be Rendered to the
Association by its Members.**

Sec. 21. Each member of this Association shall furnish the Manager, as often

**Kinds of Money to Be Used in Settlement of Bal-
ances.— How Put Up.— Provision for Gold De-
posits and Use of Certificates Therefor.**

Section 20 of the By-Laws, as Amended July 26, 1899.

a. All payments to the Chicago Clearing House by the different members of said association shall be made in United States Gold Coin or United States Treasury Certificates therefor, payable in Chicago, or in Clearing House Certificates therefor as hereinafter provided: in United States Legal Tender Notes or Treasury Notes, or United States Treasury Certificates therefor, payable in Chicago; in United States Silver Certificates; or National Bank Notes.

b. All gold paid to the Clearing House in settlement of balances shall be put up in strong canvas bags, each containing \$5,000, all coins contained in any one bag to be full weight and of one denomination, the bags to be securely fastened by wire with a lead seal, (bearing the name and Clearing House number of the member putting up such package), in such manner that in the opinion of the Manager of the Clearing House the fastenings can not be sufficiently released to allow of the removal of any of the contents without mutilating

the seal. Every such package shall have a suitable label or tag attached, bearing the name of the sealing member, the amount of the contents, denomination, date of sealing, and signature of the person or persons duly authorized to date or seal the same.

c. All currency paid to the Clearing House in settlement of balances, except notes of the denomination of \$50 or larger, shall be put up in packages each containing \$5,000 or \$10,000. All the notes included in any one package shall be of one denomination, enclosed in bands in multiples of five hundred dollars each; the denomination and amount shall be plainly marked on the cover of the package with the name of the member of the Association putting up the same, date of sealing and signature of the person or persons duly authorized to date or seal the same. Every such package shall be enclosed between cardboards of the full width and length of the notes, placed on the upper and lower sides thereof, and shall be tied with twine and securely sealed with wax seals bearing the imprint of the member putting up the same. All notes included in any such package shall be in good condition and fit for circulation and of the denomination of either \$5, \$10 or \$20.

d. For each and every violation of any of the regulations contained in paragraphs "b" and "c"

of this By-Law the Manager of the Clearing House shall impose a fine of \$5 on the offending member.

e. The value of every package of gold or currency put up in accordance with the provisions of this By-Law shall be guaranteed by the member whose seal it bears until and including the 15th day of March, June, September, or December, whichever month shall come next after its authorized date or re-date, and in case of any shortage either in count or weight, the member putting up the same shall on demand immediately make good any such shortage to the member breaking the seal. This guaranty shall not extend to any package which shall have passed into the hands of any person or corporation not a member of this Association.

f. In lieu of paying gold coin or currency in daily settlements of balances Clearing House Certificates for gold shall be provided as follows: Every member of this Association shall deposit with the Association, United States Gold Coin equal to five per cent. of its average deposits as shown by its statements to the Association for the preceding calendar year, and shall have the privilege of making additional deposits of gold coin from time to time equal to the amount of certificates redeemed and gold withdrawn, such deposits to be made in the order of the application to the

Manager of the Clearing House. All gold coin so deposited shall be put up in strong canvas bags, each containing \$5,000, all coins in any one bag to be of the same denomination and of full weight. The bags shall be securely fastened by wire and sealed with a lead seal (bearing the name and Clearing House number of the member putting up such package) in such manner that in the opinion of the Manager of the Clearing House the fastening can not be sufficiently released to allow the removal of any of its contents without mutilating the seal. A suitable tag shall be attached, stating the amount of the contents, denomination, and date of sealing. The Manager of the Clearing House shall witness the putting up of all such packages and shall give his approval of the same by writing his official signature on the tag and attaching the seal of the Association. The contents of all such packages shall be guaranteed by the Association until three o'clock P. M. of the business day next following withdrawal, but this guaranty shall not extend to any package which shall have passed into the hands of any person or corporation not a member of this Association. In case of loss of any kind occurring while such deposit shall be in the custody of said Association, it shall be borne and paid by the Associated Members pro rata, according to the amount of gold

originally deposited by each under the provisions of this section.

g. For all gold coin so deposited Certificates in denominations of \$5,000 or \$10,000 shall be issued by the Clearing House to, and payable to the order of, the member making the deposit. All such Certificates shall be signed by the President or the Vice-President, and by the Manager of the Clearing House; and shall be received by the Clearing House from any member in payment of any debit balance which may be due from it, and shall also be received from the Clearing House by any member in settlement of any credit balance which may be due to it; they shall be transferable to members of this Association only, and when presented for withdrawal of the coin against which they are issued shall by the member surrendering them be endorsed as paid. These Certificates shall be redeemed by the Association on demand during banking hours, sufficient notice (not exceeding twenty-four hours), being given the Manager to enable him to call in the requisite number of persons holding the combinations to the safes as hereinafter provided. Certificates redeemed shall be properly cancelled and filed as vouchers.

h. The Association shall, through its Clearing House Committee, purchase one or more safes of modern construction in which to store the gold

deposited for Certificates and shall place them in a vault or vaults owned or exclusively controlled by the Association, such vaults to be convenient of access. The safes shall each have two or more combination locks, and shall be so constructed that in order to open them all of the locks must be operated together. One of the combinations shall be kept by the Manager of the Clearing House and by representatives of two members of the Association. The second combination shall be kept by the President of the Clearing House and by representatives of two members of the Association. The third combination (if any) shall be kept by the Vice-President of the Clearing House and by representatives of two members of the Association. No one person shall have a knowledge of more than one of the combinations of any one safe. The officers of any bank shall not have knowledge of more than one combination of any one safe. For greater security it shall be the duty of the persons having knowledge of the combinations to see that they are changed at least as often as there is any change of the persons holding the combinations.

i. The Manager of the Clearing House shall keep a record of all deposits and withdrawals of gold coin against which Clearing House Certificates are issued. This record shall be made at

the time of deposits or withdrawals and shall be signed by all the persons opening the safe or safes.

j. Paragraphs "a" to "e" inclusive shall be in force on and after October 16, 1899, and "f" to "i" inclusive shall go into effect as soon as proper safes and vaults are secured for the storage of the gold. The Manager shall give thirty days notice to all the members of the Association of the date at which the deposits of gold will be received. Provided, however, that this amendment is, on or before the sixteenth day of October, 1899, ratified by the Board of Directors of three fourths of the members of this Association.

*Paragraphs f to i
not put into force
owing to action of Bd.
of the Clearing House
on 16th Oct 1899*

as five times yearly, a sworn statement of its condition, at such times as may be designated by the comptroller of the currency for statements from National Banks, and at such other times and of such dates as the Clearing House Committee may require. Said statements shall be made in the form and manner prescribed for above mentioned statements from National Banks. Said statements shall be open to the inspection of members of this Association, but otherwise shall be held strictly confidential.

Stamp to be Used in Marking Payment.

Sec. 22. All checks and other items on any member of this Association presented for payment through the exchanges only shall be stamped, by the bank presenting the same, with the words: "Paid through the Chicago Clearing House to (name of member to be here inserted)," with the date thereon, in lieu of written endorsements; and the bank using such stamp thereby makes itself responsible for all items so stamped by it, and for all informalities of endorsements thereon, as though their endorsements were written.

Admission Fee.

Sec. 23. All banks hereafter becoming members of this Association shall pay an admission fee of \$1,000, in addition to the regular assessment for expenses.

Business Hours of Members.— (See Resolution January 17, 1882.)

Sec. 24. The business hours of the different members of this Association shall be uniform, to be regulated from time to time, as occasion may require, by a three-fourths vote at any regular or special meeting of the Association, a quorum being present.

Attendance at Meetings, and Penalty.

Sec. 25. All members are expected to be represented at regular or special meetings of the Association, and any member failing to be represented shall pay a fine of five dollars.

Record Book.

Sec. 26. These By-Laws shall be entered in a Book of Record (to be kept at the Clearing House) and signed by all

Resolution, adopted Oct. 13, 1893 In
effect Oct. 21, 1893. The hours of business
observed by the members of the Chicago
Clearing House Association shall be from 9 to
12 o'clock on Saturdays and from 10 to 3 o'clock
on all other business days.

the members after the words, "The foregoing By-Laws are hereby approved."

Amendments to By-Laws.

Sec. 27. Amendments to the By-Laws may be made at any meeting of the Association, by a vote of three-fourths of all members thereof, notice of the proposed amendment having been given at a previous meeting, at least one week before.

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RULES AND REGULATIONS.

1st. The order of business at the meetings of the Association shall be as follows:

1st. Calling the Roll.

2d. Reading the minutes of the last regular and subsequent special meetings.

3d. Considering communications to the Association.

4th. Reports of officers of the Association.

5th. Reports of Committees.

6th. Unfinished business.

7th. Original resolutions and new business.

Scale of Fines.

2d. All errors on the credit side of the settling clerk's statement; that is, in the amount brought, whether of footing or entry, - - - - - \$ 2 00

3d. Errors in debit entries, - 2 00

4th. All other errors, - 2 00

5th. Disorderly conduct of clerk or messenger at the Clearing House, or disregard of the Manager's instructions; each offense, - - - - \$ 2 00

6th. Any member failing to be properly represented punctually at the morning exchanges—

For the *first* five minutes or part thereof, - - - 3 00

For the *second* five minutes or part thereof, - - - 10 00

Over ten minutes late, - - 25 00

7th. Debtor members failing to pay their balances by the hour fixed for that purpose in the By-Laws, - - - - 3 00

8th. Creditor members failing to attend for their balances by the hour fixed for that purpose in the By-Laws, - - - - 3 00

9th. Balances remaining at the Clearing House after the hour fixed by the By-Laws shall be held by the Manager at the risk of the members who have failed to call for them.

10th. The work for clearing shall not be delayed longer than fifteen (15) min-

utes after the hours fixed for that purpose in the By-Laws, on account of the failure of any member to be represented by that time.

Twenty minutes from the time of commencing will be allowed for a proof.

For all errors remaining undiscovered at the expiration of one hour from commencing, the fines will be doubled, and at the expiration of one and a half hours the fines will be quadrupled.

Clerks will be required to conduct themselves in a quiet and orderly manner, to be attentive to their duties, and to remain at their desks while the proof is being made and until it is announced. Loud communications, conversation, or anything tending to create disturbance or confusion, will not be permitted.

11th. All fines shall be collected by the Manager at once.

12th. Any errors in the exchanges discovered by any member after clearings have been made, whether of debit or credit, shall be *immediately* reported to the member in whose exchanges the error is discovered.

13th. Members returning vouchers received through the clearings shall attach a ticket to each item, stating the cause for such return and the name of the bank so returning.

14th. *All Currency* paid to the Clearing House by the different members of this Association (except large notes of fifty dollars and upward) shall be put up in packages of five thousand (\$5,000) dollars or ten thousand (\$10,000) dollars each (when the amounts are sufficient); but no notes of a less denomination than five (\$5) dollars shall be included. Such packages shall be securely bound with twine or tape, with a wide paper band around the center, fastened with wax, bearing the seal of the member putting up such package, and date of sealing.

All Gold Coin paid to the Clearing House by the different members of this Association shall be put up in strong canvas bags containing five thousand (\$5,000) dollars each, securely fastened with twine or wire, and sealed in such a manner that in the opinion of the Manager of the Clearing House the fastening

In place of Rule 14—see Section 20 of
the By-Laws—as amended.

cannot be sufficiently released to allow of the removal of any of the contents without mutilating the seal. Such package to have a suitable label or tag, bearing the name of the sealing member, amount of contents and date of sealing.

15th. The Manager is authorized to require from members the signatures of such persons as are authorized to receipt for balances.

MEMBERS 1893.

1. First National Bank.
2. National Bank of America.
3. Merchants' National Bank.
4. Northwestern National Bank.
5. Commercial National Bank.
6. Union National Bank.
7. Merchants' Loan and Trust Company.
8. Corn Exchange Bank.
10. Metropolitan National Bank.
11. Hibernian Banking Association.
12. National Bank of Illinois.
13. Bank of Montreal.
14. Hide and Leather National Bank.
15. Union Trust Company.
16. American Exchange National Bank.
17. Home National Bank.
18. Chicago National Bank.
19. Continental National Bank.
20. Atlas National Bank.
21. Fort Dearborn National Bank.
22. Globe National Bank.
23. National Bank of the Republic.
24. Bankers National Bank.

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**END OF
TITLE**